

UNITED STATES DISTRICT COURT  
Western District of North Carolina**FILED**  
CHARLOTTE, N. C.**NOTICE OF CHAPTER 7 BANKRUPTCY CASE, MEETING OF CREDITORS & DEADLINES** **MAY 24 2006**

A bankruptcy case concerning the debtor listed below was filed on 9/9/05.

U. S. DISTRICT COURT  
W. DIST. OF N. C.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office in file 05-33712 and in the district court clerk's office in file 3:05-cv-391. Note that most bankruptcy cases remain in the Bankruptcy Court, which is a division of this Court. However, this case is in the District Court until further notice.

NOTE: The staff of the bankruptcy clerk's office and the district court clerk's office cannot give legal advice.

**SEE EXHIBIT A FOR IMPORTANT EXPLANATIONS.**

Debtor's name(s) used in the last 8 years, including married, maiden, trade and address):

Lela L. DiBruno  
103 Poplar St.  
Belmont, NC 28012Bankruptcy Case No.: 05-33712  
District Court Case No.: 3:05-CV-391  
Last four digits of Social Security No.: 1081

Attorney for Debtor (name and address)

Lela L. DiBruno  
103 Poplar St.  
Belmont, NC 28012

Bankruptcy Trustee (name and address):

Langdon M. Cooper  
PO Box 488  
Gastonia, NC 28053-0488  
Telephone number: 704-864-6751**MEETING OF CREDITORS:**

Date: June 21, 2006 Time: 11:00 AM

Location: U.S. Bankruptcy Administrators Office, 402 W. Trade Street, Ste. 205, Charlotte, NC 28202

**DEADLINES:**

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/21/06**

**Deadline to Object to Exemptions: Thirty (30) days after the conclusion of the meeting of creditors.**

**CREDITORS MAY NOT TAKE CERTAIN ACTIONS:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

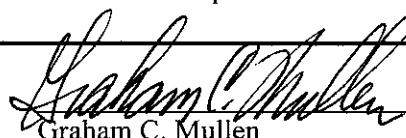
**PROOF OF CLAIM**

You will soon receive a separate notice from the United States Bankruptcy Court regarding proofs of claim. Any proof of claim must be filed electronically in the office of the United States Bankruptcy Court after you have received the Notice of Possible Dividends which the Bankruptcy Court will serve on you. **DO NOT** file a proof of claim in the office of the clerk of the United States District Court.

**Address of the Bankruptcy Clerk's Office and the District Court Clerk's Office:**

401 W. Trade Street  
Charlotte, NC 28202

Hours Open: 8:30 AM – 4:30 PM, Monday – Friday

Graham C. Mullen  
U.S. District Court Judge

Date: the 24th day of May, 2006

## EXHIBIT "A"

### EXPLANATIONS

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed by or against the debtor listed on the front side, and an order for relief has been entered.
Creditors May Not Take Certain Action	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The Debtor must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6) or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by the deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the district court clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The district court clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
District Court Clerk's Office	Until further notice any paper other than a proof of claim that you file in this bankruptcy case should be filed at the district court clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the district court clerk's office.
Legal Advice	The staff of the bankruptcy clerk's office and the district court clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

### ---REFER TO OTHER SIDE FOR IMPORTANT DEADLINES AND NOTICES---

NOTICE IS HEREBY GIVEN that if the debtor fails to appear at the first meeting of creditors, or if the debtor fails to file all schedules, statements, lists and other documents required to be filed by the Federal Rules of Bankruptcy Procedures and the Local Bankruptcy Rules of the Bankruptcy Court within the time period set forth in these rules, the debtor will be subject to sanctions.

APPOINTMENT OF TRUSTEE – The District Court has previously appointed Langdon M. Cooper to serve as Trustee.